UNDERSTANDING YOUR HEALTH ASSESSMENT



Answers to the most common questions.

How do you measure up? Taking an online health assessment is a great way to identify risks and learn more about improving your health. It typically takes about 15 minutes to complete on **myCigna.com**. But before you start, here are some helpful answers to the most common questions about health assessments.

What is an online health assessment?

It's an easy-to-use questionnaire about your health and well-being. You'll be asked for basic biometric information like your weight, blood pressure and cholesterol levels. Plus questions about your satisfaction with your life and job, your safety habits (such as using a seat belt), your stress levels and how you feel about your overall health.

The health assessment analyzes your answers and creates a personal health report. The report includes information, recommendations and connections to health improvement opportunities. You can print a summary of the report to share with your doctor, ask questions and learn more about your health. Based on your responses, you may also be invited to participate in an online coaching program.

Why does my employer want me to take a health assessment?

Your employer wants you to have the information you need to stay healthy and enjoy your life to the fullest. It can encourage you to take advantage of preventive care services and health improvement programs to help reduce your risk for more serious illnesses and higher medical expenses. Your employer may also benefit from the lower health benefit costs and increased productivity that can come with having a healthier work force.

Why is taking the health assessment important?

The health assessment considers all aspects of your health, including any illnesses you've had and any lifestyle issues. This means that it can help you identify potential future health issues. Having this information gives you more control, so you can start making simple changes to improve your health.

How do I access the health assessment?

It's easy. Just follow these steps.

- Log in to myCigna.com. (If you haven't already registered, click the Register Now button to set up your account)
- 2. Go to the My Health tab
- 3. Click on the health assessment tile
- 4. Get started

Stuck? Call anytime. We'll be happy to guide you through the process and answer your questions.

Together, all the way.



Who can see my personal information?

After you complete the health assessment, you will receive a personal report. You may also be invited to join an online health coaching program or receive a call from a Cigna health specialist telling you about health improvement programs that you may find helpful.

Information about whether or not you've completed the health assessment may also be provided to your employer. Or to an outside vendor for the purpose of awarding an incentive. Your employer may also receive an aggregate report that doesn't include any personally identifiable information. This report can provide your employer with important information about how many people in your company have certain conditions, which can be helpful when creating a wellness program. In compliance with state and federal privacy laws, Cigna may provide individual questions and answers to an outside vendor acting on behalf of an employer or to the employer to administer a health improvement program.

How often should I update my information?

You should consider retaking your health assessment at least once a year. Your employer may suggest taking it more frequently to ensure that the most accurate and up-to-date information is reflected in your health assessment profile. For example, whenever you visit your doctor for a wellness visit or a health screening, you can update your health assessment profile to reflect your most current health status.

Will completing the health assessment increase my insurance rate or cause me to lose my insurance?

No. Cigna is only allowed to use your health assessment data to confirm your eligibility and to administer health improvement programs.

These requirements are explained in Cigna's Privacy Statement, which you will have to acknowledge before taking the health assessment.

Will completing the health assessment prevent me from getting health insurance in the future?

No. Cigna is only allowed to use your health assessment data to confirm your eligibility and to administer health improvement programs.

Will taking the health assessment cause a claim to be denied because of a preexisting condition?

No. The information from your health assessment is not used to determine whether claims will be paid or denied. It is used to assess the level and nature of your health risks, provide recommendations for improving your health, and determine whether a wellness or other health program might be helpful to you.

Why does the health assessment ask personal questions, like my ethnicity and marital status?

Personal factors like ethnicity and marital status play a part in your total health picture. Having that information helps us assess and predict your future health risks. Also, some ethnic groups are more at risk for certain health conditions, so it's important to include that information.

Where does my health assessment information go after I complete it?

Health assessment information is compiled and stored at Cigna. We take appropriate measures to help keep this information secure and confidential as required by state and federal law. Cigna only uses and discloses your health assessment information as described in the Cigna Privacy Statement. If we wanted to use or disclose your information in any other way, we would request your written authorization first.

Questions?

If you have any questions about taking your online health assessment, please call



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